Abstract of the Disclosure

A method and apparatus for teaching the rudiments of banking and for teaching the importance of savings. The apparatus of the invention, which comprises a modified banking establishment that includes a specially designed children's teller window that is easily accessible by children, includes a specially designed savings book that can be used by children in depositing monies into and withdrawing monies from the banking establishment. Additionally, the apparatus includes a publication describing in simple terms the way banks operate and the type of services they provide, and a plurality of prizes that can be awarded to a child upon the child achieving certain predetermined savings goals.